

REMARKS

Applicants request favorable reconsideration and withdrawal of the rejections set forth in the above-mentioned Office Action in view of the foregoing amendments and the following remarks.

Claims 1-3 and 8 remain pending, with claim 1 being the only independent claim. Claims 4-7 and 9 have been cancelled without prejudice or disclaimer of subject matter. Claim 1 has been amended. Support for the amendment to claim 1 can be found throughout the originally-filed disclosure, including, for example, in paragraphs 0019, 0036, and 0037. Thus, Applicants submit that the amendment to claim 1 does not include new matter.

Claims 1-9 are rejected in the Office Action under 35 U.S.C. § 101 as being directed to non-statutory subject matter.

Applicants submit that the Section 101 rejection with respect to claims 5-7 and 9 has been obviated with the cancellation of these claims. As to the remaining pending claims, independent claim 1, this claim has been amended to clearly tie the recited process to another statutory category through the recitation of aspects of the process being performed with a server and computer system. Accordingly, Applicants submit that the Section 101 rejection with respect to independent claim 1, and the claims that depend therefrom, has been overcome.

Claims 1-8 are rejected in the Office Action under 35 U.S.C. § 102(e) as being anticipated by Cohagan et al. (U.S. Patent Application Pub. No. 2004/0243468). Claim 9 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Cohagan et al. in view of Official Notice.

Applicants respectfully traverse the rejections. Nevertheless, without conceding the

propriety of the rejections, Applicants have cancelled claims 4-7 and 9, thereby obviating the rejections with respect to these claims. With respect to the remaining claims, Applicants submit that these claims are patentably distinguishable from Cohagan et al. for at least the following reasons.

Independent claim 1 has been amended to further recite that updated information is received at the server for reducing the authorization access of the third-party participant while still allowing at least some access for the third-party participant, and the authorization access of the third-party participant is updated in the profile based on the updated information.

Applicants submit that Cohagan et al. fails to disclose or suggest such features of the claimed invention. That is, Cohagan et al. does not disclose or suggest reducing the authorization access of the third-party participant while still allowing at least some access for the third-party participant. Indeed, the discussion in the Office Action with respect death of a spouse and an employee no longer working for an employer (Office Action p. 5) is not suggestive of being able to reduce the authorization access of a co-owner while still allowing for at least some access for the third-party participant. Moreover, the discussion in the Office Action with respect co-owners of an account (see Office Action page 9) would seemingly teach away from the idea of reducing the authorization access as co-owners would seemingly not be able to limit each others access.

In view of the foregoing amendments and remarks, it is respectfully submitted that the pending claims are allowable over the references of record, and that the application is in condition for allowance. Favorable reconsideration and early passage to issue of the application are earnestly solicited.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202) 530-1010. All correspondence should be directed to our New York office at the address shown below.

Respectfully submitted,

A handwritten signature in black ink, appearing to be "D. Heckenberg, Jr.", written over a horizontal line.

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